

## IMPORTANT CHANGES TO YOUR DEBIT CARD AND CHECKING ACCOUNT

Due to new regulation changes by the Federal Government we will no longer be able to offer Overdraft Advance Protection on any account.

Beginning August 15, 2010, your debit card purchases will not be approved if you do not have sufficient funds available in your checking account. In the past, Overdraft Advance has provided an extra \$430.00 of available credit when making a purchase with your debit card. The elimination of Overdraft Advance will affect members who only keep funds in their savings account and use their debit card. **AFTER AUGUST 15th, YOUR DEBIT CARD WILL NOT WORK unless the funds are in your checking account!** You must transfer funds from your savings into your checking account BEFORE trying to make a purchase with your debit card.

The elimination of Overdraft Advance also means that share drafts and ACH transactions which overdraw your account will be returned and you will be charged a \$30.00 Non-Sufficient Funds Fee. These items will no longer be paid and your account will not be allowed to have a negative balance.

Members that have a checking line-of-credit will not be affected. Debit cards will continue to recognize your line-of-credit as part of your available balance in the same manner they do now.